



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
Group Art Unit 3693

Patent Application of
Whitney Hilton Stewart et al.
Application No. 10/082,677
Confirmation No. 6623
Filed: February 25, 2002

Examiner: Hai Tran

“ELECTRONIC PAYMENT AND
AUTHENTICATION SYSTEM WITH DEBIT
AND IDENTIFICATION DATA VERIFICATION
AND ELECTRONIC CHECK CAPABILITIES”

AMENDMENT AND RESPONSE TO RESTRICTION REQUIREMENT

Mail Stop-Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office action dated March 23, 2007, please amend the above-identified application as set forth below. If the Applicants have overlooked a required fee for the filing of this amendment, this is your authorization to charge Deposit Account No. 13-3080 for any deficiency.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 15 of this paper.

I, Karen Kline, hereby certify that this correspondence is being deposited with the US Postal Service as first class mail in an envelope addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date of my signature.

Signature

Date of Signature